

IN THE CLAIMS

Please amend Claims 1 and 13 as follows.

1. (Currently Amended) A computing system for facilitating management of user identities comprising:

at least one computer;

a registration component configured to facilitate gathering information from users and establishing a relationship between a user and an identity;

an ownership component configured to facilitate verification of ownership of an account and to facilitate relating said ownership to said identity;

an audit component configured to periodically facilitate monitoring said account and said identity to verify integrity of the relationship based on a hierarchical process, including determining a usage history of said identity based on at least one transaction deemed a successful or unsuccessful confirmation of the relationship between said identity and an account; and

a servicing component configured to facilitate maintaining and modifying information relating to said identity.

2. (Original) The computing system of claim 1 wherein:

said servicing component is further configured to be operated by users.

3. (Original) The computing system of claim 1 wherein:

said servicing component is further configured to be operated by one or more customer service representatives.

4. (Previously Presented) The computing system of claim 1 wherein:

said ownership component is further configured to facilitate confirming the ownership of a user id.

5. (Previously Presented) The computing system of claim 4 wherein said ownership component is further configured for:

analyzing ownership data; and

generating questions to be asked of a user to verify the identity of said user.

6. (Previously Presented) The computing system of claim 5 further configured for facilitating:

assigning a positive weight for a correct answer by an account associated with said identity;

assigning a negative weight for an incorrect answer by an account associated with said identity; and

aggregating said positive and negative weights to determine a likelihood that a claimed identity is the owner of said account.

7. (Previously Presented) The computing system of claim 1 wherein:

said ownership component is further configured to facilitate confirming the ownership of an account.

8. (Previously Presented) The computing system of claim 7 wherein said ownership component is further configured to facilitate:

analyzing ownership data; and

generating questions to be asked of a user to verify the identity of said user.

9. (Previously Presented) The computing system of claim 8 further configured to facilitate:

assigning a positive weight for a correct answer by an identity associated with said account;

assigning a negative weight for an incorrect answer by an identity associated with said account; and

aggregating said positive and negative weights to determine a likelihood that a claimed identity is the owner of said account.

10. (Original) The computing system of claim 1 wherein:

said audit component is configured to facilitate periodic confirmation of ownership information from said user.

11. (Original) The computing system of claim 1 wherein said audit component is configured to facilitate periodic confirmation of identity information.

12. (Original) The computing system of claim 1 wherein said information from said users comprises biometric information.

13. (Currently Amended) A method for facilitating the maintenance of relationships between a user identity and an account related to said user identity comprising:

assigning a positive weight for a transaction that is deemed a successful confirmation of the relationships between said user identity and said account;

assigning a negative weight for a transaction that is deemed an unsuccessful confirmation of the relationships between said user identity and said account; and

aggregating said positive and negative weights to determine a usage history of a user identity and a likelihood said user is correctly associated with said user identity;

using said likelihood with a hierarchical scheme of registrations to allow or deny access to said user to different systems associated with said account.